

Certificate Number: 16339-PAM-DE-034115622

Bankruptcy Case Number: 19-05295



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 19, 2020, at 10:46 o'clock PM EST, Nancy Brown completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 19, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor